

Information to identify the case:

Debtor 1	Lawrence F Bunkowski Jr	Social Security number or ITIN xxx-xx-6436
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-14740-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence F Bunkowski Jr

11/20/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lawrence F Bunkowski, Jr
Debtor

Case No. 15-14740-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 1
Total Noticed: 12

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db +Lawrence F Bunkowski, Jr, 102 W. Cedar Avenue, Oaklyn, NJ 08107-2402
lm +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
515390786 PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
515622065 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman,
200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
515390787 +PNC Mortgage, c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street,
Suite 101, P.O. Box 1024, Mountainside, NJ 07092-2314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 21 2018 00:16:19 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 21 2018 00:16:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515390783 +EDI: BANKAMER.COM Nov 21 2018 05:04:00 Bank of America, P.O. Box 26012,
Greensboro, NC 27420-6012
515390784 +EDI: TSYS2.COM Nov 21 2018 05:01:00 Barclays Bank Delaware, 125 South West Street,
Wilmington, DE 19801-5014
515563661 +E-mail/Text: bncmail@w-legal.com Nov 21 2018 00:16:28 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515390785 EDI: CAPITALONE.COM Nov 21 2018 05:04:00 Capital One, P.O. Box 71083,
Charlotte, NC 28272-1083
515577988 +EDI: BASSASSOC.COM Nov 21 2018 04:58:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr PNC Bank, National Association

TOTALS: 1, * 0, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Lawrence F Bunkowski, Jr andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joni L. Gray on behalf of Debtor Lawrence F Bunkowski, Jr joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com

TOTAL: 8